

**REMARKS:**

In the outstanding Office Action, claims 1-10 were rejected. Claims 1-3 and 7-10 have been amended. New claim 11 has been added. Thus, claims 1-11 are pending and under consideration. No new matter has been added. The outstanding rejections are traversed below.

**REJECTION UNDER 35 U.S.C. §103(a):**

Claims 1-10 are rejected under 35 U.S.C. § 103(a) as being unpatentable over various combinations of the following: U.S. Patent No. 6,064,990 (Goldsmith), View Source Magazine: On-line banking through navigator with Web@TM, March 1997 (Web@TM) and JP 04372057 (Takemura et al.).

Goldsmith is directed to detecting unauthorized account activities by notifying a user of all account activities using contact information stored in relation with the user's account. In Goldsmith, once a financial institution receives a transaction, i.e., a withdrawal, deposit, transfer of funds, etc., the financial institution processes the transaction and transmits a notification in relation to each transaction to the user (see, col. 3, lines 9-14 and col. 3, lines 48-57). That is, Goldsmith automatically prepares a notification message and transmits the message to the user immediately after processing each transaction in relation to the user's account (see, col. 6, lines 48-53).

The Examiner acknowledges that Goldsmith fails to disclose an ATM screen allowing input of a destination e-mail address for receiving a transaction record and providing selectable options enabling transmission to the destination address or printing, but relies on Web@TM as teaching the same. However, Web@TM is limited to providing customers with an option of printing out or e-mailing a summary of the customers' currently executed transaction or business (see, page 1).

In contrast, the present invention provides customer-selectable options where a customer is provided with the option of: (1) transmitting a transaction record; (2) printing the transaction record at the ATM machine, or (3) both transmitting the transaction record and printing the transaction record at the ATM machine. That is, the present invention *selectively* provides transaction information in accordance with a customer's choice, thereby preventing unnecessary transaction information from being transmitted to the customer's e-mail and preventing unnecessary use of a communication line.

As recited in amended independent claims 1 and 7-10, the present invention displays “selectable options” or “first option” in response to “the operation of the customer to perform the customer’s desired transaction” or “the customer entering transactions” for providing transaction records. For example, a customer may choose to transmit the transaction record, print the transaction record at the ATM machine, and both transmit/print the transaction record, and in accordance with the customer’s desired transaction. Further, independent claims 1 and 7-10 also recite that the customer is enabled to specify or enter “a number n representing a number of transaction receipts [or records] to transmit and comprising one new transaction receipt and n-1 past transaction receipts”.

The combination of Goldsmith and Web@TM does not teach or suggest, providing “selectable options” for providing transaction records or receipts in response to “the operation of the customer to perform the customer’s desired transaction” or “the customer entering transactions”, and allowing a user to specify or enter “a number n representing a number of transaction receipts to transmit and comprising one new transaction receipt and n-1 past transaction receipts”, as recited in each of independent claims 1 and 7-10.

As recited in independent claims 1 and 7-10, the present invention also enables a customer to input a “temporary” destination electronic mail address” (“different destination address” in claim 10) to which “new transaction receipt... and n-1 past transaction receipts” may be transmitted (“transaction record” in claim 1). However, the combination of Goldsmith and Web@TM does not teach or suggest, providing “new” and “past transaction receipts [or records]” at a temporary electronic mail address (or “different” than an e-mail stored), as recited in independent claims 1 and 7-10.

It is submitted that the independent claims 1 and 7-10 are patentable over the combination of Goldsmith and Web@TM.

For at least the above-mentioned reasons, claims depending from independent claims 1 and 7-10 are patentably distinguishable over the combination of Goldsmith and Web@TM. The dependent claims are also independently patentable. For example, as recited in claim 2, the present invention displays “a number of transaction records including a new transaction record and past transaction records input through the input means”. The combination of Goldsmith and Web@TM does not teach or suggest displaying “a number of transaction records including a new transaction record and past transaction records input through the input means”, as recited in dependent claim 2.

At page 5 of the outstanding Office Action, the Examiner combines Goldsmith, Web@TM and Takemura et al. to reject claims 3-6. However, the combination of Goldsmith, Web@TM and Takemura et al. does not teach or suggest, "a second display of customer-selectable options.... the customer-selectable options being displayed responsive to the operation of the customer to perform the customer's desired transaction" and "a third screen display in which a number n is input through said input means, the number n representing a number of transaction records to transmit and comprising one new transaction record and n-1 past transaction records", as recited in independent claim 3.

For at least the above-mentioned reasons, Applicants respectfully submit that dependent claims 4-6 that are dependent on claim 3 are also patentably distinguishable over the combination of Goldsmith, Web@TM and Takemura et al.

Therefore, withdrawal of the rejection is respectfully requested.

**NEW CLAIM:**

New claim 11 is added to recite that the present invention includes, "executing a transaction via the ATM machine responsive to a request by a user", "displaying selectable options of providing a record of the executed transaction or a past transaction to the user", where the selectable options include "transmitting the record to an electronic mail address and/or printing the record at the ATM machine". Accordingly, the user is provided with "the record of the executed transaction or the past transaction in accordance with a selection made by the user" from the displayed selectable options.

Applicants respectfully submit that new claim 11 is patentably distinguishable over the cited references.

**CONCLUSION:**

Accordingly, claims 1-3 and 7-10 have been amended. New claim 11 has been added. Thus, claims 1-11 are pending and under consideration.

There being no further outstanding objections or rejections, it is submitted that the application is in condition for allowance. An early action to that effect is courteously solicited.

Finally, if there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

If there are any additional fees associated with filing of this Amendment, please charge

the same to our Deposit Account No. 19-3935.

Respectfully submitted,

STAAS & HALSEY LLP

Date: 4-25-05  
1201 New York Avenue, NW, Suite 700  
Washington, D.C. 20005  
Telephone: (202) 434-1500  
Facsimile: (202) 434-1501

By:   
John C. Garvey  
Registration No. 28,607